

HAWTHORN BANCSHARES, INC

	CPP Disbursement Date 12/19/2008	RSSD (Holding Company) 2038409	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev		
Assets	\$1,162	\$1,129	-2.8%		
Loans	\$835	\$830	-0.6%		
Construction & development	\$59	\$71	19.9%		
Closed-end 1-4 family residential	\$207	\$209	1.2%		
Home equity	\$14	\$16	11.6%		
Credit card	\$1	\$2	5.5%		
Other consumer	\$9	\$8	-7.3%		
Commercial & Industrial	\$108	\$114	5.3%		
Commercial real estate	\$314	\$289	-7.7%		
Unused commitments	\$118	\$118	-0.4%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$108	\$110	2.3%		
Asset-backed securities	\$0	\$0			
Other securities	\$92	\$96	3.5%		
Cash & balances due	\$59	\$28	-51.7%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$32	\$11	-66.4%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$30	\$11	-64.2%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$1,038	\$1,018	-1.9%		
Deposits	\$993	\$958	-3.6%		
Total other borrowings	\$41	\$55	33.8%		
FHLB advances	\$20	\$24	19.2%		
Equity					
Equity capital at quarter end	\$124	\$111	-10.4%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	10.6%	10.0%	--		
Tier 1 risk based capital ratio	13.9%	13.0%	--		
Total risk based capital ratio	15.1%	14.3%	--		
Return on equity <sup>1</sup>	6.5%	8.3%	--		
Return on assets <sup>1</sup>	0.7%	0.8%	--		
Net interest margin <sup>1</sup>	4.0%	4.0%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	76.1%	95.5%	--		
Loss provision to net charge-offs (qtr)	32.5%	0.0%	--		
Net charge-offs to average loans and leases <sup>1</sup>	1.5%	0.0%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013	
Construction & development	6.2%	4.7%	0.0%	0.0%	--
Closed-end 1-4 family residential	2.1%	1.6%	0.2%	0.0%	--
Home equity	1.1%	1.2%	0.0%	0.0%	--
Credit card	0.1%	0.9%	0.5%	1.4%	--
Other consumer	1.4%	2.3%	0.5%	1.0%	--
Commercial & Industrial	1.2%	1.4%	0.9%	0.0%	--
Commercial real estate	2.8%	1.7%	0.6%	0.0%	--
Total loans	2.3%	1.7%	0.4%	0.0%	